

Information to identify the case:

Debtor 1	<u>Jon W. Storz</u>	Social Security number or ITIN	xxx-xx-8608
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	19-17473-ABA		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Jon W. Storz

2/8/24

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Jon W. Storz
Debtor

Case No. 19-17473-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Feb 08, 2024

User: admin
Form ID: 3180W

Page 1 of 4
Total Noticed: 49

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
++++	Addresses marked '++++' were modified by the USPS Locatable Address Conversion System. This system converts rural route numbers to street addresses.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 10, 2024:

Recip ID	Recipient Name and Address
db	+ Jon W. Storz, 109 Savannah Circle, Egg Harbor Township, NJ 08234-6003
cr	+ Prosper Funding LLC, Ragan & Ragan PC, 3100 Route 138 West, Wall, NJ 07719-9020
519538874	#+ CSMC 2021-RPL4 Trust, c/o, Rushmore Loan Management Services LLC, P.O. Box 52708, Irvine, CA 92619-2708 CSMC 2021-RPL4 Trust 92619-2708
519538873	CSMC 2021-RPL4 Trust, c/o, Rushmore Loan Management Services LLC, P.O. Box 52708, Irvine, CA 92619-2708
518179323	+ Chris Storz, 9 Cornet Terr, Burlington, NJ 08016-4290
518179328	Ditech Financial LLC, PO Box 6172, Rapid City, SD 57709-6172
518210377	+ Ditech Financial LLC, KML Law Group, P.C., 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108-2812
518179329	+ Federated Law group PLLC, 887 Donald Ross Rd, Juno Beach, FL 33408-1611
518196469	++++ NATIONSTAR MORTGAGE, LLC D/B/A MR. COOPER, GROSS POLOWY, LLC, 2500 PLAZA FIVE STE 2548, JERSEY CITY NJ 07311 address filed with court.; Nationstar Mortgage, LLC d/b/a Mr. Cooper, Gross Polowy, LLC, 2500 Plaza 5, Suite 2548, Jersey City, NJ 07311
518179337	+ Nicole Anderson Storz, 109 Savannah Cir, Egg Harbor Township, NJ 08234-6003
518225198	+ Prosper Funding, LLC, c/o Ragan & Ragan, PC, 3100 Route 138 West, Wall, NJ 07719-9020
518210355	+ Prosper Marketplace Inc, 101 2nd St Fl 15, San Francisco, CA 94105-3672
518210356	+ Ragen & Ragen, 3100 Route 138 West, Brinley Plaza Building one, Belmar, NJ 07719-9020
518210359	+ Sun Run Solar, 738 Cedar St, Bridgeton, NJ 08302-4888
518181560	+ Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518210358	+ Velocity, 4315 Pickett Road, Saint Joseph, MO 64503-1600

TOTAL: 16

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Feb 08 2024 20:58:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Feb 08 2024 20:58:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: nsm_bk_notices@mrcooper.com	Feb 08 2024 20:56:00	CSMC 2021-RPL4 Trust, c/o Rushmore Loan Management Services, P.O. Box 55004, Irvine, CA 92619-5004
cr	+ Email/Text: nsm_bk_notices@mrcooper.com	Feb 08 2024 20:56:00	CSMC 2021-RPL4 Trust c/o Rushmore Servicing, PO Box 619096, Dallas, TX 75261-9096
cr	+ Email/Text: nsm_bk_notices@mrcooper.com	Feb 08 2024 20:56:00	J.P. Morgan Mortgage Acquisition Corp. c/o Rushmor, PO Box 55004, Irvine, CA 92619-5004

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518179330	Email/Text: ebnbankruptcy@ahm.honda.com	Feb 08 2024 20:58:00	Honda Financial Services, P.O. Box 1844, Alpharetta, GA 30023-1844
518209858	Email/Text: ebnbankruptcy@ahm.honda.com	Feb 08 2024 20:58:00	American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
518213489	Email/Text: Bankruptcy.RI@Citizensbank.com	Feb 08 2024 20:55:00	Citizens Bank N.A., One Citizens Bank Way Mail Stop JCA115, Johnston, RI 02919
520063068	+ Email/Text: nsm_bk_notices@mrcooper.com	Feb 08 2024 20:56:00	CSMC 2021-RPL4 Trust, c/o Rushmore Servicing, PO Box 619094, Dallas, TX 75261-9741, CSMC 2021-RPL4 Trust, c/o Rushmore Servicing 75261-9094
520063067	+ Email/Text: nsm_bk_notices@mrcooper.com	Feb 08 2024 20:56:00	CSMC 2021-RPL4 Trust, c/o Rushmore Servicing, PO Box 619094, Dallas, TX 75261-9094
518179324	+ EDI: CITICORP	Feb 09 2024 01:37:00	Citibank N A, 701 E 60th St, Sioux Falls, SD 57104-0432
518179325	+ Email/Text: Bankruptcy.RI@Citizensbank.com	Feb 08 2024 20:55:00	Citizen's Bank, 1 Citizens Dr, Riverside, RI 02915-3000
518179326	+ Email/Text: bankruptcy@credencerm.com	Feb 08 2024 20:58:00	Credence Resource Management, PO Box 2300, C/O DirectTV, Southgate, MI 48195-4300
518179327	EDI: DIRECTV.COM	Feb 09 2024 01:37:00	DIRECTV, PO BOX 9001069, LOUISVILLE, KY 40290-1069
518297252	+ EDI: AIS.COM	Feb 09 2024 01:37:00	Directv, LLC, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518179333	+ EDI: IRS.COM	Feb 09 2024 01:37:00	IRS, 1601 Market St, Philadelphia, PA 19103-2301
519028573	+ Email/Text: nsm_bk_notices@mrcooper.com	Feb 08 2024 20:56:00	J.P. Morgan Mortgage Acquisition Corp., c/o Rushmore Loan Management Services, PO Box 52708, Irvine, CA 92619-2708, J.P. Morgan Mortgage Acquisition Corp., c/o Rushmore Loan Management Services 92619-2708
519028572	Email/Text: nsm_bk_notices@mrcooper.com	Feb 08 2024 20:56:00	J.P. Morgan Mortgage Acquisition Corp., c/o Rushmore Loan Management Services, PO Box 52708, Irvine, CA 92619-2708
518179334	+ Email/Text: bknotificationdistribution@jhcapiatgroup.com	Feb 08 2024 20:58:00	JH Portfolio Debt Equiti, 5757 Phantom Drive Suite 225, Hazelwood, MO 63042-2429
518179335	+ Email/Text: bankruptcydpt@mcmcg.com	Feb 08 2024 20:57:00	Midland Funding, 8875 Aero Dr, Ste 200, San Diego, CA 92123-2255
518249802	+ Email/Text: bankruptcydpt@mcmcg.com	Feb 08 2024 20:57:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
518179336	+ Email/Text: nsm_bk_notices@mrcooper.com	Feb 08 2024 20:56:00	Mr. Cooper, 8950 Cypress Waters Blvd., Coppell, TX 75019-4620
518298501	+ Email/Text: nsm_bk_notices@mrcooper.com	Feb 08 2024 20:56:00	NATIONSTAR MORTGAGE LLC d/b/a MR. COOPER, P.O. Box 619096, Dallas, TX 75261-9096
518698367	Email/Text: mtgbk@shellpointmtg.com	Feb 08 2024 20:56:00	New Residential Mortgage LLC, P.O. Box 10826, Greenville, SC 29603-0826, New Residential Mortgage LLC, P.O. Box 10826, Greenville, SC 29603-0826
518698366	Email/Text: mtgbk@shellpointmtg.com	Feb 08 2024 20:56:00	New Residential Mortgage LLC, P.O. Box 10826, Greenville, SC 29603-0826
518179338	^ MEBN	Feb 08 2024 20:48:18	Office Of Attorney General, 25 Market Street, PO Box 112, Richard J Hughes Justice Complex, Trenton, NJ 08625-0112
518265489	EDI: Q3G.COM		

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		Feb 09 2024 01:37:00	Quantum3 Group LLC as agent for, Velocity Investments LLC, PO Box 788, Kirkland, WA 98083-0788
518179339	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Feb 08 2024 20:56:00	State Of New Jersey, P.O. Box 245, Dept Of Treasury-Division Of Taxation, Trenton, NJ 08695-0245
518210357	EDI: CITICORP	Feb 09 2024 01:37:00	Sears Credit Cards, Po Box 183081, Columbus, OH 43218-3081
518179340	EDI: SYNC	Feb 09 2024 01:37:00	Syncb/Care Credit, Po Box 965036, Orlando, FL 32896-5036
518179341	+ EDI: SYNC	Feb 09 2024 01:37:00	Syncb/Old Navy DC, PO Box 965005, Orlando, NJ 32896-5005
518179342	EDI: SYNC	Feb 09 2024 01:37:00	Synchrony Bank, PO Box 965013, Orlando, FL 32896-5013
518292773	+ EDI: AIS.COM	Feb 09 2024 01:37:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
TOTAL: 33			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518179332	*	IRS, PO Box 725, Special Procedures Function, Springfield, NJ 07081
518179331	*	IRS, PO Box 744, Springfield, NJ 07081-0744
518197825	*	IRS, PO BOX 7346, PHILADELPHIA PA 19101-7346
518210354	##	Disney Vacation Club, PO Box 470727, Celebration, FL 34747-0727
518309901	##	Ditech Financial LLC, P.O. Box 12740, Tempe, AZ 85284-0046

TOTAL: 0 Undeliverable, 3 Duplicate, 2 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 10, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 8, 2024 at the address(es) listed below:

Name	Email Address
Aleisha Candace Jennings	on behalf of Creditor New Residential Mortgage LLC ajennings@raslg.com
Andrew B Finberg	ecfmail@standingtrustee.com
Kevin Gordon McDonald	on behalf of Creditor Ditech Financial LLC kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com

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Lynn Therese Nolan	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper LynnNolan@SilvermanGroup.net, lnolan@grosspolowy.com
Lynn Therese Nolan	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper LynnNolan@SilvermanGroup.net lnolan@grosspolowy.com
Raymond Shockley, Jr	on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com
Robert P. Saltzman	on behalf of Creditor J.P. Morgan Mortgage Acquisition Corp. c/o Rushmore Loan Management Services LLC dnj@pbslaw.org
Robert P. Saltzman	on behalf of Creditor CSMC 2021-RPL4 Trust dnj@pbslaw.org
Robert P. Saltzman	on behalf of Creditor CSMC 2021-RPL4 Trust c/o Rushmore Servicing dnj@pbslaw.org
Ronald S. Gellert	on behalf of Creditor Citizens Bank N.A. rgellert@gsbblaw.com, abrown@gsbblaw.com
Seymour Wasserstrum	on behalf of Debtor Jon W. Storz mylawyer7@aol.com ecf@seymourlaw.net;r47769@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
W. Peter Ragan	on behalf of Creditor Prosper Funding LLC wpr@raganlaw.com susan@raganlaw.com

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